

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Brown et al.	§ Group Art Unit: 3693
Serial No.: 10/046,997	§ Examiner: Bartley, Kenneth
Filed: January 16, 2002	§ Confirmation No.: 6351
For: Credit Authorization System and Method	§ Attorney Docket No.: AUS920010746US1

35525
PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action of July 22, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.